

lowAccess Project Plan

3rd Draft

Project 6: On-line Housing Information and Finance Services

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Project Budget: \$100,000

Mission Statement

The development of easy to use, concise electronic access to housing and finance services available through national, state, and local governments and private entities.

Define the Problem or Need

Need Statement

- 1) Simplified access (by category or service) to the user at whatever level of technical expertise or type of equipment at their disposal. This would entail the creation of a *searchable database* for housing and finance products and services.

This database would allow the user to fill in an "electronic form" requesting general information about their needs and would return a list of housing and financial services that would best fit their needs. Initially, this list would provide basic information about each entity that would allow the user to either link to the applicable site, or provide information such as phone numbers and addresses.

Eventually, this site could provide on-line forms, (with the input and approval from participating programs,) that would allow the user to apply directly for assistance via lowAccess.

- 2) This site should contain a directory of links to participants in housing, finance services, and professional associations in all of Iowa's geographic regions. In addition, the site should contain a section of "Frequently Asked Questions" which may better help the user successfully navigate this site. Finally, the site could benefit from including a section of "models" or examples of different types of applications that the participating agency may require the user to complete. These forms could be available for download through a program such as Adobe Acrobat™ Reader.

Problem Statement

Currently no central clearing house of information relating to housing and finance services exists. The average user may not have knowledge of how to navigate the Internet to find the information they are seeking. They also may only have access to low-end hardware and software that may make access cumbersome or frustrating.

Client Population

Our target user would be anyone who has housing questions. We have defined two main categories of potential users:

- 1) General Population (Citizens)
examples:
 - a. First-time home buyers.
 - b. Home buyer in search of renovation or targeted area funds.
 - c. Elderly citizens seeking financial assistance.
- 2) Industry Professionals (Partners)
examples
 - a. Resource for agencies to assist clients in finding programs to obtain their housing goals.
 - b. Education of staff assisting clients about housing programs available around the state.
 - c. Improve communication between housing programs regarding their programs by sharing information about upcoming events (new programs, funding available.)

Establish the Project Scope

Purpose

A seamless, single point of contact access to housing information and finance services for the largest audience possible.

Project Parameters

Types of information:

- 1) Available programs and services at the national, state and local level.
- 2) Available programs and services at the county and community level.

Solution Approach

- 1) Design and implement a database of housing and finance services available around the state. This would involve creating a questionnaire to be sent to all potential service providers requesting specific information about their products and programs.
- 2) Design and implement the "electronic form" that the user would fill out to obtain a list of potential service providers. This could involve providing the user with a question and a list of potential ranges to click on rather requesting specific data. This would be designed to allow the form to become more user specific and could allow the user to apply directly for assistance via lowAccess (with the input and approval from participating programs).

Steps in the Process

- 1) Develop criteria with which to create a questionnaire to be sent to all potential service providers.
- 2) Develop an outline of the site including, but not limited to: layout, forms, and potential links.
- 3) Development of an RFP for site development and software purchases by subcommittee.
- 4) Vendor selection and preliminary site design.
- 5) Assist vendors with development of a questionnaire to be sent to potential service providers.
- 6) Evaluation and organization of links and categories (structure).
- 7) Ongoing monitoring of vendor by a working sub committee.
- 8) Go live with the site.
- 9) Test and redesign site based upon input from "test sites."

Resources Needed to Proceed

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|----|-----------------------|----------|
| 1) | Vendor to design site | \$50,000 |
| 2) | Technical assistance | 22,000 |
| 3) | Site administration | 12,000 |
| 4) | Access to site | 5,000 |
| 5) | Development software | 5,000 |

6)	Marketing of site (public relations)	4,000
7)	Contingencies	2,000
8)	Private and governmental resources to underwrite the cost of site maintenance and development	0

Budget Estimate: \$100,000

It is anticipated that an initial expense would be the purchase of database and website development software for use by the vendor in site development. It is our understanding that the site will reside on a server purchased specifically for the lowAccess projects and that no hardware purchases will be necessary.

Timeline

6/9/97	Final draft of plan to Steering Committee
8/97	RFP Development and Disbursement.
9/12/97	RFPs due to Committee for review at September meeting.
10/97 - 12/97	Vendor Selection and initial site design.
12/97	Implementation of site.
12/97 - 1/98	Test and redesign of site to meet user's needs. Debug site.
2/98	Implement final version of site.
3/98 - 9/98	Maintain/improve site.

Determine Project Goals

This project will establish and improve direct citizen electronic contact with housing information sources. This will be accomplished by bringing the information to the citizen based upon their response to questions asked in the "electronic form."

Evaluating Criteria

This will be measured in terms of the number of hits to the site and the inclusion of an on-line survey form that the user will be asked to complete.

In addition, participating sites that are linked will be asked by survey to judge the effectiveness of the site. This would be in terms of the number of hits to the linked site or increase/decrease in the amount of customer contact via conventional methods (correspondence, telephone, face-to-face interview).

Initial testing of site by a select group of 25 users (chosen by the Project Team) will be accomplished in December, 1997 and January 1998. This group will include both government and private providers of housing as well as private citizens. Their input and suggestions will be evaluated and incorporated in to the final version of the site scheduled to go on-line in February, 1998. This

testing will involve using the site with potential clients and filling out an evaluation form.

Privacy and Security

Initially this project requires the user to select a predetermined a range of information, but doesn't ask for the user's name, address or social security number. At this time there is no need for security on the site. Linked sites would be responsible for the security of their own sites. Our concern would be with obtaining permission of linked sites to include their site on our page. It is our understanding that verbal approval from the site is all that is required.

In the future, when the site will to allow the user to submit applications interactively, security and privacy issued would be a priority and will follow the guidelines set out by the CIN.

Approaches to Public Education

- Partners to include site information and address in their marketing efforts.
- Local newsletters.
- Public Service Announcements
- Inserts to Providers to include in their mailings.
- Advertise on the Net
- Inclusion in existing search engines on the Internet (Alta Vista, Yahoo!, etc).

Determine Project Benefits

This project will establish and improve citizen contact with housing information sources. It will bring the information directly to the user, through an interface with the database created with input from different housing and finance sources.

This will be measured in terms of the number of hits to the site and the inclusion of an on-line survey to be completed by the user.

In addition, participating sites (links) will be asked by survey to judge the effectiveness of the site. This would be in terms of the number of hits to the linked site or increase/decrease in the amount of customer contact via conventional methods (correspondence, telephone, face-to-face interviews).

Means of Sustainability

- 1) Establishment of an ongoing committee to oversee the site.
- 2) Obtain sponsorship from partners (private and governmental sources).

- 3) Sell advertising on the site to lenders/builders and others.